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	Filing Date	2004-05-19
	First Named Inventor	Christopher Voice
	Art Unit	2431
	Examiner Name	Shin Hon Chen
	Attorney Docket Number	10500.04.0427

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	2	20030210127	A1	2003-11-13	Anderson et al.	
	3	20040054863	A1	2004-03-18	Harada et al.	
	4	20040093372	A1	2004-05-13	Chen et al.	

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	5	20040122960	A1	2004-06-24	Hall et al.	
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	1	Tech FAQ "What is two Factor Authentication?", pages 1-2; March 13, 2005 (Internet Archive Wayback Machine).	☐

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	2	PFBlog "Why Do Credit Cards Expire?"; February 7, 2005; page 1; www.pfblog com/ archives/1560_why_do_credit_cards_expire.html.	☐
	3	Engineering Statistics Handbook, "Histogram"; June 2004; pages 1-3; http://www.itl.nist.gov/div698/handbook/eda/ section3/histogra.html.	☐
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	7	Australian Office Action; Australian Application No. 2004319571; dated March 13, 2009.	☐
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